Docket No.: 29804/36569A

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3694

For: METHODS AND APPARATUS FOR

AUTOMATICALLY EXCHANGING CREDIT

INFORMATION

Examiner: Jamie H. Swartz

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated February 25, 2008, please amend the above-identified U.S. patent application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 10 of this paper.